

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

access in the database at the first or other computerized central communications facility for information of interest; enable said customer to at least one of search, browse and access said database for information of interest, direct a transmitter at said first or other computerized central communications facility to transmit said information of interest from the database at said computerized central communications facility to said computerized remote communications facility; and periodically update said database in said first or other computerized central communications facility.

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31. (NOT CHANGED) The apparatus of claim 30, wherein said computerized central communications facility is further programmed to facilitate a transaction between said computerized central communications facility and said computerized remote communications facility.

32. (AMENDED) The apparatus of claim 30, wherein at least one of said computerized central communications facilities is further programmed to contact the customer and apprise said customer of goods or services offered or any special offerings.

33. (AMENDED) The apparatus of claim 30, wherein said computerized central communications facility and each of said other computerized central communications facilities are associated with competing providers of goods or services.

34. (AMENDED) The apparatus of claim 30, wherein at least one of said computerized central communications

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

facility and said other computerized central communications facilities further include an audio communication device for communication with said computerized remote communications facility.

35. (AMENDED) The apparatus of claim 30, wherein said computerized central communications facility and at least one of said other computerized central communications facilities is further adapted to provide information relating to goods or services in the form of an audio or video presentation.

36. (NOT CHANGED) The apparatus of claim 35, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

37. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to compile a customer profile based on the customer's search of the database.

38. (NOT CHANGED) The apparatus of claim 37, wherein said processor is further programmed to provide targeted advertising based on said customer profile.

39. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to present information of interest to said customer.

40. (NOT CHANGED) The apparatus of claim 30, wherein said processor is further programmed to download software from

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

said computerized central communications facility to said remote communications facility, said software adapted to enable the customer to communicate with said central communications facility.

41. (AMENDED) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable said customer to conduct a transaction using the information provided by said computerized central communications facility relating to goods or services.

42. (AMENDED) The apparatus of claim 30, wherein said processor is further programmed to provide an interactive presentation relating to goods or services.

43. (NOT CHANGED) The apparatus of claim 42, wherein said interactive presentation includes an audio presentation in the form of a computerized voice.

44. (AMENDED) An apparatus for marketing at least one of goods or services, comprising:

a first central communications facility to provide a first database of information relating to goods or services to a customer at a computerized remote facility, said first central communications facility adapted to direct said customer to a second central communications facility to provide a database of information relating to a second set of information relating to goods or services;

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

a communication device to enable each of said first central communications facility and said second central communication facility to communicate with said remote facility, said communication including transmitting said first or second set of information from said first or second central communications facilities to said remote facility.

45. (NOT CHANGED) The apparatus of claim 44, further comprising means enabling said central communications facility or said other central communications facilities to conduct a transaction with said remote communications facility.

E3 46. (NOT CHANGED) ~~The~~ apparatus of claim 44, wherein said database is periodically updated.

47. (AMENDED) The apparatus of claim 44, wherein said central communications facility or at least one of the other central communications facilities further provides a directory of providers of goods or services.

48. (AMENDED) The apparatus of claim 44, wherein said information relating to goods or services is an audio or a video presentation.

49. (NOT CHANGED) The apparatus of claim 48, wherein said audio presentation is adapted to have the form of a computerized voice.

Sub G1 50. (NOT CHANGED) ~~The~~ apparatus of claim 44, wherein said live customer assistance is an interactive form of assistance.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

51 (NOT CHANGED) The apparatus of claim 44, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

52. (AMENDED) The apparatus of claim 44, wherein said goods or services include financial services.

53. (AMENDED) The apparatus of claim 44, wherein said goods or services include auctioning services.

54. (NOT CHANGED) The apparatus of claim 44, further comprising a software application for assisting the central communications facility to download a contract to the computerized remote location.

55. (NOT CHANGED) The apparatus of claim 44, wherein the central communications facility is further adapted to compile a customer profile based on said customer's search of the database.

56. (NOT CHANGED) The apparatus of claim 55, wherein the central communications facility provides target advertising based on said customer profile.

57. (AMENDED) The apparatus of claim 44, further comprising a software application adapted to assist the customer to download information relating to goods or services from said central communications facility.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

58. (NOT CHANGED) The apparatus of claim 44, further comprising means for downloading software from the central communications facility to the computerized remote facility.

59. (AMENDED) A method for electronically transacting goods or services between a customer at a remote location and a plurality of providers of goods or services comprising:

providing a first database associated with a first provider of goods or services and containing information relating to goods or services, said first database adapted to direct the customer at a remote location to a second database associated with a second provider of goods or services and containing information relating to goods or services;

enabling a remote facility to browse each of said first or second databases for information relating to goods or services.

60. (AMENDED) The method of claim 59, further comprising establishing communication with a third database containing information relating to goods or services.

61. (AMENDED) The method of claim 59, further comprising downloading a software application to said remote facility, said software application adapted to present additional information relating to goods or services to the customer.

62. (NOT CHANGED) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist said

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

customer in conducting a transaction using said first or said second database.

63. (NOT CHANGED) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist the customer to communicate with said first or said second database.

64. (NOT CHANGED) The method of claim 59, further comprising periodically updating each of said first and said second database.

65. (AMENDED) The method of claim 59, further comprising compiling a customer profile based on the customer's browsing of said first or said second database.

66. (NOT CHANGED) The method of claim 65, further comprising providing targeted advertising to a customer based on said customer's profile.

67. (NOT CHANGED) The method of claim 59, wherein said live assistance is interactive.

68. (AMENDED) The method of claim 59, further comprising providing an audio-visual presentation relating to said goods or services.

69. (NOT CHANGED) The method of claim 68, wherein said audio-visual presentation has the form of computerized voice.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

70. (AMENDED) Apparatus for marketing goods or services, comprising:

a central communications facility to provide information relating to goods or services to a customer at a computerized remote facility, said central communications facility adapted to direct said customer to at least one other central communications facility providing information relating to goods or services;

a first communication device associated with said central communications facility for providing live communication between the central communications facility and said computerized remote facility;

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a second communication device associated with said central communications facility for providing a second simultaneous communication between said central communications facility and said computerized remote facility; and

a database of information relating to goods or services accessible by said customer at said remote facility.

71. (AMENDED) The apparatus of claim 70, wherein said database of information relating to goods or services includes a directory of providers of goods or services.

72. (NOT CHANGED) The apparatus of claim 70, wherein said live assistance is interactive.

73. (NOT CHANGED) The apparatus of claim 70, wherein said central communications device is adapted to download a software application to said computerized remote facility.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

74. (AMENDED) The apparatus of claim 73, wherein said software application is adapted to provide additional information relating to goods or services

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75. (NOT CHANGED) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility to communicate with said central communications facility.

SUB F2
76. (NOT CHANGED) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility facilitates a transaction using the information provided by said central communications facility.

Please add the following new claims:

--77. The apparatus of claim 30, wherein said computerized central communications facility is further programmed to provide said customer with live assistance upon request.

E4
78. The apparatus of claim 44, wherein said first central communications facility further adapted to provide live customer assistance upon request.

79. The apparatus of claim 44, wherein said first central communications facility further enables said customer to browse said first set of information relating to goods and service.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

80. The apparatus of claim 44, wherein said second central communications facility enables said customer to browse said second set of information relating to goods or services.

81. The method of claim 59, further comprising enabling the remote facility to search said first database or said second database.

82. An apparatus for providing information relating to goods and services comprising:

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a plurality of central communications facilities;
a remote facility adapted to have access to said plurality of central communications facilities;
at least one of said central communications facilities adapted to provide information to enable said remote facility to select another one of said central communications facilities.

83. The apparatus of claim 82, wherein each of the plurality of central communications facilities is connected to a first central communications facility.

84. The apparatus of claim 82, wherein each of said plurality of central communications facilities is linked to at least one other central communication facility.

85. The apparatus of claim 82, wherein each of said central communications facilities is further adapted to provide information relating to at least one of goods or services.

Response to Office Action
U.S. Application No. 08/650,834
Attorney's Docket No. 11949/2

86. The apparatus of claim 82, wherein at least one of said central communications facilities is adapted to provide live assistance to said remote facility.

87. An apparatus for marketing goods and services, comprising:

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a central communications facility adapted to provide a set of information relating to goods or services to a customer at a computerized remote facility, said central communications facility further adapted to be accessible to said customer through at least one other central communications facility; and

a communication device to enable said central communications facility to communicate with said remote facility, said communication including transmitting said set of information to said customer at said remote facility.--

REMARKS

I INTRODUCTION¹

Claims 30-76 are pending and stand rejected. Claims 77-87 have been added. Further, the specification has been amended to include disclosure which finds support in the parent application and the present application. Specifically, the portion added to page 16, after the first full paragraph, is original to the parent application of the instant case and can be found at page 9, line 32 to page 10, line 17 of application No. 08/268,309, filed June 29, 1994, which was